

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA

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**BANKING SUPERVISION AND REGULATION:
GUIDE TO INFORMATION SECURITY
COMPLIANCE ISSUES FOR FINANCIAL
INSTITUTIONS**

To State Member Banks, Bank
Holding Companies, U.S. Branches
and Agencies of Foreign Banks,
and Others Concerned,
in the Twelfth Federal Reserve District

Federal Bank and Thrift Regulatory Agencies Publish Guide to Help Financial Institutions Comply with Information Security Guidelines

The federal bank and thrift regulatory agencies have published a compliance guide on *establishing information security standards, which are based on the Interagency Guidelines Establishing Information Security Standards* (Security Guidelines).

The compliance guide summarizes the obligations of financial institutions to protect customer information and illustrates how certain provisions of the Security Guidelines apply to specific situations. The guide also details explanations of the core terms used in the Security Guidelines, as well as guidance on the following:

- Information on assessing risks and designing and implementing an information security program
- How to properly dispose of customer and consumer information
- How to respond to incidents of unauthorized access to customer information
- Overseeing service providers that have access to customer information

Please note that the compliance guide is not a substitute for the Security Guidelines. It only addresses a financial institution's obligations under the Security Guidelines and does not address the applicability of any other federal or state laws or regulations that may pertain to policies or practices for protecting customer records and information.

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's Internet site, at <http://www.frbsf.org/banking/letters>.

For additional information about security compliance issues, please contact our Banking Supervision and Regulation Department at **(415) 974-3028**.

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Attachment: [Interagency Guidelines Establishing Information Security Standards Small-Entity Compliance Guide](#)